

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Brian Clapper  
 Charlotte Negus Clapper  
 Debtors

Case No. 11-17669-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 47

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db +Brian Clapper, 25 Walnel Drive, Royersford, PA 19468-1122  
 jdb +Charlotte Negus Clapper, 110 Mulberry Court, Collegeville, PA 19426-2980  
 12560714 +ArdenTex, Inc., 25 Walnel Drive, Royersford, PA 19468-1122  
 12560715 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 12640568 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,  
 PLANO, TX 75024-4100  
 12560716 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713  
 12560717 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13476464 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,  
 El Paso, TX 79998-2284  
 12560718 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
 12560728 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Sunoco/citi, Attention: Bankruptcy, 7920 Nw 110th St.,  
 Kansas City, MO 64153)  
 13651339 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  
 12560719 +Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920  
 12596387 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 12560720 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 12576368 +Department Stores National Bank/Bloomingdales, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 12576369 +Department Stores National Bank/Bloomingdales Visa, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 12560721 +Dsnb Bloom, Bloomingdale's Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 12560723 +Frdm/cbsd, Po Box 2017, Eltin, IL 60121-2017  
 12560724 +GEMB, 345 Saint Peter Street, Saint Paul, MN 55102-1211  
 12560726 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: Hsbc/bsbuy, Po Box 15519, Wilmington, DE 19850)  
 12560725 +Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425  
 12560727 +Sears/cbna, 701 East 60th St N, Sioux Falls, SD 57104-0432  
 12649895 +Stephen J. Ross, Esq., Law Office of Stephen Ross, P.C., 152 E. High St., Suite 100,  
 Pottstown, PA 19464-5480  
 12577827 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: ELAN FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT, POB 5229,  
 CINCINNATI, OH 45201-5229)  
 12560729 +Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 13307547 eCAST Settlement Corporation, PO BOX 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:09:04 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:43  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:42 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: bnc@bass-associates.com Sep 17 2016 02:06:49 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr E-mail/PDF: gecscedi@recoverycorp.com Sep 17 2016 02:03:51 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bnc@bass-associates.com Sep 17 2016 02:06:50 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio-recovery.com Sep 17 2016 02:04:00  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr +E-mail/Text: bnc@bass-associates.com Sep 17 2016 02:06:49 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 12575638 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 17 2016 02:08:25  
 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088,  
 IRVING, TX 75016-8088  
 12560713 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 17 2016 02:08:25 American Honda Finance,  
 Po Box 168088, Irving, TX 75016  
 12642391 +E-mail/Text: bncmail@w-legal.com Sep 17 2016 02:08:26 CANDICA, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 12768807 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:03:28  
 CR Evergreen II, LLC, PO Box 10587, Greenville, SC 29603-0587  
 12669037 +E-mail/Text: bncmail@w-legal.com Sep 17 2016 02:08:26 Candica, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 12812627 +E-mail/Text: bnc@bass-associates.com Sep 17 2016 02:06:49 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

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Total Noticed: 47

Date Rcvd: Sep 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

12664930 E-mail/PDF: gecscedi@recoverycorp.com Sep 17 2016 02:04:28 GE Capital Retail Bank,  
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
12584400 +E-mail/Text: bnc@bass-associates.com Sep 17 2016 02:06:49 HSBC Bank Nevada, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
12811757 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 17 2016 02:04:15  
InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
12775337 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:04:08 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
12682631 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2016 02:04:33  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12567584 E-mail/PDF: rmscscedi@recoverycorp.com Sep 17 2016 02:04:04  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12662273 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2016 02:04:37 Sallie Mae Trust,  
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +American Honda Finance Corporation, c/o Deily, Mooney & Glastetter, LLP,  
One Greentree Centre, 10000 Lincoln Drive East, Suite 201, Marlton, NJ 08053-3105  
cr\* CR Evergreen II, LLC, PO Box 10587, GREENVILLE, SC 29603-0587  
cr\* +Candica, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, SUITE 400,  
SEATTLE, WA 98121-3132  
cr\* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
cr\* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
12564324\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)  
12560722\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, 777 E Wisconsin Ave,  
Milwaukee, WI 53202)  
12803308 ##+#+American Honda Finance Corporation, c/o Deily, Mooney & Glastetter, LLP,  
One Greentree Centre, 10000 Lincoln Drive East, Suite 201, Marlton, NJ 08053-3105  
TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 16, 2016 at the address(es) listed below:

ALLISON FRANCES ZUCKERMAN on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER  
TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com  
ANDREW F GORNALL on behalf of Creditor Bank of America, N.A. agornall@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP D.Troy.Sellars@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERIVICING, LP paeb@fedphe.com  
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A. mcohen@mwc-law.com  
STEPHEN J ROSS on behalf of Debtor Brian Clapper CourtNotices@SJR-Law.com  
STEPHEN J ROSS on behalf of Joint Debtor Charlotte Negus Clapper CourtNotices@SJR-Law.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

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In Re: Brian Clapper and Charlotte Negus  
Clapper

Debtor(s)

Bankruptcy No: 11-17669-jkf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/16/16